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The *F*airfield  
NATIONAL BANK

FDIC  
San Francisco Regional Office  
Director, John F. Carter  
225 Jessie Street at Ecker Square  
Suite 2300  
San Francisco, CA 94105

Dear Mr. Carter:

Fairfield National Bank is a \$270 million dollar community bank setting in a 5500 population rural community located 120 miles east of St. Louis, Missouri. We have served as the local depository for Wal-Mart (now a superstore) for a long number of years.

Our bank gets very little deposit balance value and certainly no growth from the Wal-Mart affiliation. Worthwhile community fund drive projects receive little attention from Wal-Mart. We simply cannot depend on them for support of community needs.

How much of our "community heart" would be carved out and discarded if Wal-Mart's new plan of entry into banking (ILC's - Utah) gets adopted and subsequently modified with ultimate morphing into the Wal-Mart branch at Fairfield, IL.

I'm not afraid of competition by peers. Mr. Carter, I can never be Wal-Mart's peer. We need your vote of refusal on the Wal-Mart ILC Application.

Sincerely Yours,

Larry Rost  
President & CEO